

**Certificate of Notice Page 1 of 3**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Helen Carter  
Debtor

Case No. 18-15166-amc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2018.

db +Helen Carter, 2023 Moore St., Philadelphia, PA 19145-2006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE  
COMPANY bkgroup@kmlawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage  
Company bkgroup@kmlawgroup.com  
KEVIN M. BUTTERY on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage  
Company kbuttery@rascrane.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re:</b>  <b>Helen Carter</b> <b>Debtor</b> <hr/>	: : : : :	<b>Chapter 13</b>  <b>Bankruptcy No. 18-15166AMC</b>
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**ORDER**

Upon consideration of the Motion for Relief from Stay Nunc Pro Tunc in re: 2023 Moore Street, Philadelphia, PA 19145 (“Motion”) filed by Nationstar Mortgage LLC (“Nationstar”) and no objection filed thereto by Helen Carter (“Debtor”) and the Debtor having failed to appear at the hearing scheduled in connection with the Motion on December 4, 2018, the Court hereby finds:

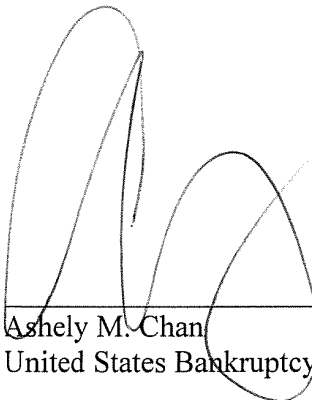
1. The Debtor has failed to provide any evidence that she either has an ownership interest in 2023 Moore Street, Philadelphia, PA 19145 (“Property”) or is in possession of the Property. Accordingly, the automatic stay never applied in this case with regard to the Property.
2. The Court also finds that the Debtor has filed this bankruptcy case in bad faith to avoid the foreclosure sale of the Property.
3. Based upon the fact that Nationstar had no notice of the Debtor’s bankruptcy filing prior to conducting its foreclosure sale of the Property, that the Debtor has acted in bad faith to avoid the foreclosure sale of the Property and that Nationstar would be prejudiced if the Motion is not granted because the expenses of beginning anew would outweigh the benefit to anyone, the Court finds that, even if the Debtor had ownership or possessory rights in the Property, exceptional circumstances exist to justify retroactively annulling the automatic stay with regard to the Property.

4. The Court also finds that there is no equity in the Property and that it is not necessary for an effective reorganization.

Based upon the foregoing, it is hereby ORDERED that:

- A. The Motion is granted and Nationstar is granted relief from the automatic stay on a nunc pro tunc basis such that the Sheriff Sale of the Property located at 2023 Moore Street, Philadelphia, PA 19145 that occurred on August 7, 2018 in Philadelphia County is found not to have been done in violation of the automatic stay in this case, and prospectively in that they may proceed to take any lawful action as may be appropriate to confirm and defend the outcome of said Sheriff Sale and to obtain possession of the Property from the Debtor.
- B. The Clerk's Office is hereby directed to close this bankruptcy case.

Date: December 4, 2018



Ashely M. Chan  
United States Bankruptcy Judge